

United States Bankruptcy Court  
District of Maryland

In re:  
Keith Luvere Westfall, SR  
Debtor

Case No. 23-17758-LSS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-0  
Date Rcvd: Feb 09, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Keith Luvere Westfall, SR, 19431 Brassie Pl. Apt 303, Montgomery Village, MD 20886-1948
32380452	+ Aundrey Lamar Reed, 254 Elm Avenue, Portsmouth, VA 23704-2136
32380453	+ BMG Laurel, 9811 Mallard Dr., Suite 214, Laurel, MD 20708-3199
32380459	IAN'S ENT LLC, 9450 SW Gemini Dr., #39525, Beaverton, OR 97008-7105
32380462	Sentara Medical Group, 4701 Cox Road, Ste 285, Glen Allen, VA 23060-6808

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
32381650	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Feb 09 2024 19:14:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
32380454	+ EDI: CAPITALONE.COM	Feb 10 2024 00:14:00	Capital one, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
32380456	+ EDI: CITICORP	Feb 10 2024 00:14:00	Citibank/Best Buy, Citicorp Cr Svcs/Centralized, Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
32380457	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Feb 09 2024 19:14:00	Comptroller of Maryland, Bankruptcy Unit, 301 W. Preston Street, Room 409, Baltimore, MD 21201-2383
32380460	EDI: IRS.COM	Feb 10 2024 00:14:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
32380455	EDI: JPMORGANCHASE	Feb 10 2024 00:14:00	Chase Card Services, Attn: Bankruptcy, P.O. Box: 15298, Wilmington, DE 19850
32380461	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2024 19:19:51	Merrick Bank, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
32381651	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Feb 09 2024 19:15:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32381649	^ MEBN	Feb 09 2024 19:12:54	Taxing Authority of Montgomery County, Division of Treasury, 255 Rockville Pike, Ste. L-15, Rockville, MD 20850-4188
32380463	+ Email/Text: EBankruptcy@UCFS.NET	Feb 09 2024 19:15:00	United Consumer Financial Services, Attn: Bankruptcy, 865 Bassett Road, Westlake, OH 44145-1194

TOTAL: 10

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
32380458	##+	Dominion Law Associates, 222 Central Park Avenue, Suite 210, Virginia Beach, VA 23462-3024

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2024 at the address(es) listed below:

Name	Email Address
Christopher R. Wampler	cwampler@wandsfirm.com wamplercr81442@notify.bestcase.com, bchoi@wandsfirm.com, mvargas@wandsfirm.com, vantoni@wandsfirm.com, vshen@wandsfirm.com
Gary A. Rosen	trusteerosen@gmail.com md40@ecfcbis.com, grosen@garyrosenchartered.com, rosengr96483@notify.bestcase.com

TOTAL: 2

Entered: February 9, 2024  
Signed: February 9, 2024

**SO ORDERED**

*Lori Simpson*  
LORI S. SIMPSON  
U.S. BANKRUPTCY JUDGE

**Information to identify the case:**Debtor 1 **Keith Luvere Westfall SR**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2306**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of Maryland**Case number: **23-17758 LSS Chapter: 7****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:  
Keith Luvere Westfall SR

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**